



Regulatory Capital Reconciliation

As At 30 June

2020 \$A

(\$,000)

Common Equity Tier 1 capital before regulatory adjustments (Refer to Common Disclosure Template Item 6)	56,148
Total regulatory adjustments to Common Equity Tier 1 (Refer to Common Disclosure Template Item 28)	(2,399)
Common Equity Tier 1 Capital (CET1) (Refer to Common Disclosure Template Item 29)	53,749
Additional Tier 1 Capital before regulatory adjustments (Refer to Common Disclosure Template Item 36)	-
Total regulatory adjustments to Additional Tier 1 capital (Refer to Common Disclosure Template Item 43)	-
Tier 1 Capital (T1=CET1+AT1) (Refer to Common Disclosure Template Item 45)	53,749
Tier 2 Capital before regulatory adjustments (Refer to Common Disclosure Template Item 51)	2,825
Total regulatory adjustments to Tier 2 capital (Refer to Common Disclosure Template Item 57)	-
Tier 2 capital (T2) (Refer to Common Disclosure Template Item 58)	2,825
Total capital (TC=T1+T2) (Refer to Common Disclosure Template Item 59)	56,575
Adjustments to Regulatory Capital to Reconcile to Audited Financial Statements	
Investment securities - Equity investments in ADI's (Refer to Common Disclosure Template Item 26 d)	980
Deferred Tax Assets (Refer to Common Disclosure Template Item 26 e)	338
Intangible Assets (Refer to Common Disclosure Template Item 26 f)	569
Capitalised Expenses (Prepayments) (Refer to Common Disclosure Template Item 26 f)	262
Loans and advances - Capitalised Broker Upfront Commisisions (Refer to Common Disclosure Template Item 26 f)	250
Total Adjustments to Regulatory Capital to Reconcile to Audited Financial Statements	2,399
Total Capital as per Audited Financial Statements at 30 June 2020 (Refer Balance sheet Below)	58,974
ASSETS	
Cash and cash equivalents	15,832
Receivables from other financial institutions	119,930
Other receivables	644
Loans and advances to members (Refer to Common Disclosure Template Item 26 f)	496,567
Investment securities (Refer to Common Disclosure Template Item 26 d)	980
Other assets (Refer to Common Disclosure Template Item 26 f)	259
Current tax assets	164
Property, plant and equipment	1,896
Deferred Tax Assets (Refer to Common Disclosure Template Item 26 e)	338
Intangible Assets (Refer to Common Disclosure Template Item 26 f)	569
Right of use assets	2,111
TOTAL ASSETS	639,290
LIABILITIES	
Deposits	572,865
Payables and other liabilities	6,960
Provisions	491
TOTAL LIABILITIES	580,316
NET ASSETS	58,974
MEMBERS EQUITY	
Redeemed preference share capital (Refer to Common Disclosure Template Item 3)	428
Capital reserve (Refer to Common Disclosure Template Item 3)	229
Asset revaluation reserve (Refer to Common Disclosure Template Item 3)	292
General reserve for credit losses (Refer to Common Disclosure Template Item 50)	2,826
Retained earnings (Refer to Common Disclosure Template Item 2)	55,199
TOTAL MEMBERS EQUITY	58,974